Sindh Microfinance Bank Ltd.

Schedule of Charges

w.e.f. 01/07/2026 to 31/12/2026

PART-A	**REMITTANCES**	
i	Issuance of Pay Orders:	
	For Account Holders	Rs. 100/- for A/c holders
For Non-Account Holders		
PO Upto Rs. 25,000/-. PO not to be issued for amount exceeding Rs. 25,000/- for walk-in customers)	Rs. 500/- Flat	
Cancellation of Pay Order	Rs. 200/-	
Issuance of Duplicate Pay Order	Rs. 200/-	
	Pay Orders Favouring Education Institutions, Higher Education Committion, Board etc. for fees / dues	Rs. 25/- or 0.5% of fees per instrument, whichever is less.
ii	Online Cash/Cheque Withdrawal, Deposit & Transfers (Within/Outside City)	No Charges
iii	Same Day Outward Clearing	Rs. 500/- per instrument
iv	Clean / OBC (Intercity by NIFT or Direct through Branches of other Banks	Flat Rs.250/- plus courier charges at actual, where applicable.
v	Cheque return Charges	Rs. 100/- plus postage / courier charges (If any)
vi	RTGS (on request of customer)	Monday to Friday (9 am to 3 pm)
	(a) Upto Rs. 999,999/-	No Charges Presently, SBP has waived all charges.
	(b) Rs. 1,000,000/- and above	
PART-B	**ADVANCES**	
i	**Product**	**Processing Fees**
	Sujag Aurat Loan	5% of loan amount
	Karobar Loan	Rs. 1000/- + Valuation Charges (as per Actual)
	Sawari Loan	Rs. 1000/- + Valuation Charges (as per Actual)
	Agriculture Loan	5% of loan amount
	Livestock Loan	5% of loan amount
	Fisheries Loan	5% of loan amount
	House Loan	upto Rs. 500,000 - minimum Rs.3000 or 0.1%
		500,001 and above - minimum Rs.5000 or 0.5%
	Gold Loan	upto Rs. 100,000 - Rs.5000
		100,001 and above - 5%
		Rollover Fee = 3% or flat Rs 3000/, which ever is higher.
		Gold Valuation Charges (paid by the customer) : Rs. 3000
		Gold auction fee @ actual
	Advance Salary Loan	Rs. 1,000/-
	Individual Loan	Rs. 1,000/-
	Housing Finance - G-MSS	Rs. 3,000/-
	(Note: Processing fees / other charges may be waived subject to approvals of the Competent Authority / Credit Committee)	

Sindh Microfinance Bank Ltd.

Schedule of Charges

w.e.f. 01/07/2026 to 31/12/2026

ii	Early Settlement Charges	No Charges
PART-C	**MISCELLANEOUS CHARGES**	
i	Cost of Cheque Book	Rs. 10/- per Cheque
ii	Duplicate Statement of A/c	Rs. 35/- Flat (inclusive of FED)
iii	Return of Cheque presented to us in case of insufficient funds in a/c (inward clearing)	Rs. 500/- to be recovered from Drawer's account in all cases i.e. cash, inward clearing and cash transfer
iv	Stop Payment of Cheque	Rs. 300/- per instruction
v	Release of Stop payment	Rs. 200/- per instruction
vi	Hold Mail Instructions	Rs. 500/- per annum
vii	Insland Courier & Postal Charges	
	Postage	Rs. 75/- Minimum or at Actual
	Courier	Rs. 100/- Minimum or at Actual
viii	Confirmation of Balance to Auditors	Rs. 500/- per confirmation
ix	Any type of certificate issued at the request of the customer including Balance / Account maintenance Certificate	Rs. 250/- per certificate
x	Any out of pocket expenses or any transaction not covered under this schedule	At actual
xi	Delivery of photocopy of used cheque	Rs. 50/- per cheque
xii	Issuance of Credit Reports	Rs. 500/- per report
xiii	Cash Collection Service	Rs. 500/- plus cost of security arrangements
xiv	Corporate Salary Disbursement	Rs. 50/- per employee's salary or as per agreement.

GENERAL

(i) All such collection accounts i.e. non-chequing accounts from where the balances / funds as per standing instructions, are transferred to customers main collection a/c whether daily or on periodical basis, shall be exempt from levy of these service charges.

(ii) Accounts maintained by (a) students, (b) Mustahiqueen of Zakat (c) employee of Government / Semi-Government Institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension /benevolent fund grant, etc shall be exemped from levy of service charges in any manner whatsoever.

(iii) No Charges to be recovered from Dormant Accounts.(charges to be recover incase cheque returned due to insufficient

(iv) Charges also be waived in case of Cooperative Societies, Benevolent Fund, Charitable and Welfare Organizations and School Management Committees.

(v) No Charges are to be recovered from students depositing the amount of Fees directly in fee collecting account of Educations Institutions.

(vi) Sindh Microfinance Bank staff is exempted from payment of charges on remittance, cheque books and statement. However, they will be liable to pay Govt. Taxes / Duties.

(vii) Courier Charges / Postages wherever used are to be recovered at Actual

(viii) FED / Sales Tax / Provincial tax on services must be recovered from all cases wherever applicable.